

Making ¢ents of It

Saline County 4-H'er

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EXTENSION

4H1200

Making Cents of It

Educator's Guide
Grades 2-3



Educator's Guide



Curriculum Goal

Help America's youth gain an understanding of the basics of money management and develop sound financial habits for life.

Objectives

Youth will learn

- how money is made
- value of various coins and paper currency
- how to count money and change
- design features of money incorporated to prevent counterfeiting

Objectives...

Youth will learn

- difference between needs and wants
- how to set a savings goal
- the importance of saving money
- key money terms
- how to develop good consumer skills

Target Audience- Youth in Grades 2-3



Settings

- School Enrichment Programs
- After-School Programs
- Day Camps
- 4-H Meetings
- Workshops
- Summer Youth Programs

Five Lessons

- History of Money & How Money is Made
- Wants and Needs & Setting a Savings Goal
- Savings
- Counting Money & Making Change
- Consumer \$ense

Lesson Format

- Introduction
- Content Skills
- Life Skills
- Success Indicators
- Objectives
- Supplies

Lesson Format

- Time Needed
- Educational Standards
- Career Ideas
- Activities with Discussion Questions
- Evaluation Questions
- Take-Home Sheet

Lesson 1: History of Money & How Money is Made

Objectives

- Youth will learn about objects used as money throughout history and that money is a medium of exchange.
- Youth will compare modern money and learn how the U.S. Treasury prevents counterfeiting.
- Youth will identify coins and learn their value.

Lesson 1

Activities

- “Money: A Rich History” Story Activity
- Coin Discovery Activity
- Bill Discovery Activity

Coin & Bill Discovery Activity



Lesson 2: Wants and Needs & Setting a Savings Goal

Objectives

- Youth will understand the difference between wants and needs.
- Youth will identify a want or need and set a savings goal.

Lesson 2: Wants and Needs & Setting a Savings Goal

Activities

- Wants and Needs Activity
- “A Chair For My Mother” Story Activity
- “Creating Your Dream Goal” Storybook Activity

Wants and Needs Activity

Need or Want?



Lesson 3: Savings

Objectives

- Youth will learn the importance of saving their money.
- Youth will learn about banking as an option for a safe place to keep money.
- Youth will make a bank to encourage and develop a savings habit.

Lesson 3: Savings

Activities

- “Berenstain Bears’ Trouble With Money” Story Activity
- Make A Bank Activity
- Play Banker Activity



Lesson 4: Counting Money & Making Change

Objectives

- Youth will learn the value of money.
- Youth will be able to create coin combinations.
- Youth will correctly count money and make change.

Lesson 4: Counting Money & Making Change

Activities

- “If You Made A Million” Story Activity
- Being Money Smart Activity
- Having Enough Change Activity
- Let’s Go Shopping Activity

Lesson 5: Consumer \$ense













































Objectives

- Youth will learn key money terms.
- Youth will develop consumer and decision making skills.
- Youth will recognize how impulse buys and advertising affects their spending habits.
- Youth will learn how a budget or money plan can help them make good buying decisions.

Lesson 5: Consumer \$ense

Activities

- “Spending Money” Story Activity
- Know Your Money Game Activity
- Don’t Trash Cash! Activity
- Be A Good Consumer Activity

CODE		How can you be a GOOD CONSUMER?		
		1. Add up the coin value in each column below. 2. Use the code on the left to figure out the secret messages!		
A = 1¢	N = 14¢	Be a good <u>S</u> _____ !	<p>*Make good choices when you spend your money. Do you really need the item?</p> <p>*A budget or money plan will help you spend your money carefully. Keep track of how much you spend and how much you earn.</p> <p>*Plan ahead for things you need to buy.</p> <p>*Avoid impulse buys!</p>	
B = 2¢	O = 15¢	      		
C = 3¢	P = 16¢	    		
D = 4¢	Q = 17¢	   		
E = 5¢	R = 18¢	  		
F = 6¢	S = 19¢	  		
G = 7¢	T = 20¢	total <u>19¢</u> _____		
H = 8¢	U = 21¢	Smart shoppers compare _____		<p>*Look in several stores before you buy. Compare prices and brands.</p> <p>*Can you wait for a sale?</p> <p>*Do you have a coupon you can use?</p> <p>*Remember, some items cost more just because they are popular!</p>
I = 9¢	V = 22¢	     		
J = 10¢	W = 23¢	    		
K = 11¢	X = 24¢	    		
L = 12¢	Y = 25¢	  		
M = 13¢	Z = 26¢	  		
		total _____		

Project Impact

Evaluations have shown 86% of the students had started to save money since completing the project.

The students reported learning:

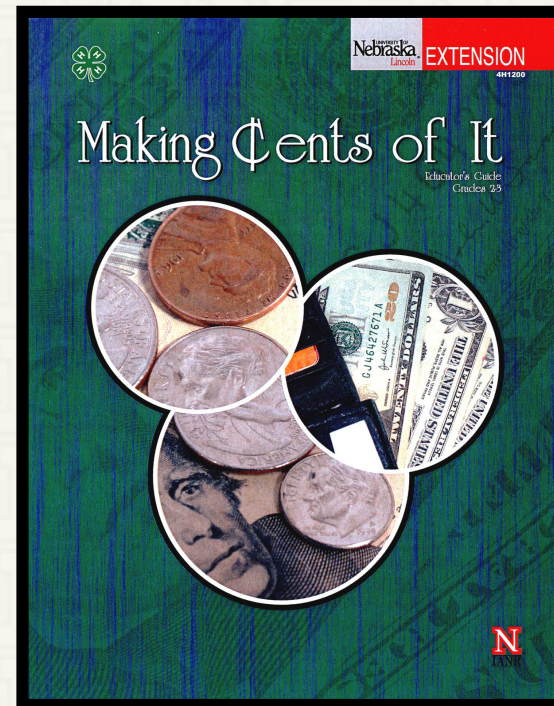
- different countries have different money.
- how to save money.
- how to count money.
- how to use the bank.
- how to buy things at the store.
- to save your money for something you really need until you have enough to buy it.
- how to tell real money from fake money.

Project Impact

- Students said: *You get to see different money from different places. We looked forward to you coming every week. It was fun! You learn how to count money, how to tell if money is fake or real, and you can save money in the banks you make.*
- One Teacher said: *Thank you so much for your visits to our classroom and helping us “make cents of it.” I know that each of the students learned something about money that they didn’t already know. Your presentations were very well planned and you offered activities for a wide range of abilities, so everyone had an opportunity to share and learn.*

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- Curriculum can be purchased or you can find your local Nebraska Extension office and see if they will come and teach it for you
- Phone (402) 472-9184
- Manual # NE4H1200



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